Certificate Number: 03621-PAE-DE-031759564

Bankruptcy Case Number: 18-15006



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 14, 2018, at 5:27 o'clock PM EDT, Judith Glass completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 15, 2018 By: /s/Wafaa Elmaaroufi

Name: Wafaa Elmaaroufi

Title: <u>Credit Counselor</u>